

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ANDRENITA HADDAD

Debtor(s)

Case No. 20-12890-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2020.
- 2) The plan was confirmed on 12/08/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/11/2024.
- 6) Number of months from filing or conversion to last payment: 47.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,718.30.
- 10) Amount of unsecured claims discharged without full payment: \$289,615.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$14,586.00
Less amount refunded to debtor \$16.00

NET RECEIPTS: \$14,570.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$7,420.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,258.60
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,678.60

Attorney fees paid and disclosed by debtor: \$2,010.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI, INC	Unsecured	3,131.00	NA	NA	0.00	0.00
AMCOL SYSTEMS, INC	Unsecured	1,363.99	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	2,449.24	2,449.24	947.43	0.00
ARIA HELATH	Unsecured	1,363.99	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	NA	3,131.43	3,131.43	1,211.33	0.00
CAREPAYMENT JEFFERSON HEALTH	Unsecured	1,363.99	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	2,954.46	2,954.46	1,142.87	0.00
CONVERGENT OUTSOURCING	Unsecured	736.92	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Secured	NA	NA	1,932.26	1,932.26	0.00
CREDIT ACCEPTANCE	Secured	NA	20,510.19	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	1,242.70	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	442.00	NA	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFOSOURCE	Unsecured	NA	942.56	942.56	364.61	0.00
DR. B FOR KIDS	Unsecured	321.00	NA	NA	0.00	0.00
EAST SIDE CLINICAL LAB	Unsecured	143.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	1,217.92	NA	NA	0.00	0.00
FEDERAL PACIFIC CREDIT CO	Unsecured	NA	736.92	736.92	285.06	0.00
FEDLOAN SERVICING	Unsecured	24,244.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	23,049.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	13,685.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	13,070.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	12,826.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	10,843.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	9,102.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	8,201.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	7,862.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	24,244.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Unsecured	111,607.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Unsecured	189.57	NA	NA	0.00	0.00
GEICO	Unsecured	98.38	NA	NA	0.00	0.00
JEFF CAPITAL SYSTEM	Unsecured	558.09	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LABCORP	Unsecured	549.00	NA	NA	0.00	0.00
LABORATORY CORPORATION OF AM	Unsecured	1,297.00	NA	NA	0.00	0.00
LANGHORNE PHYSICIAN SERVICES	Unsecured	155.00	NA	NA	0.00	0.00
LCA COLLECTIONS	Unsecured	66.17	NA	NA	0.00	0.00
LINCOLN URGENT CARE	Unsecured	31.95	NA	NA	0.00	0.00
MED DATA SYSTEMS	Unsecured	853.00	NA	NA	0.00	0.00
MED DATA SYSTEMS	Unsecured	510.00	NA	NA	0.00	0.00
PECO	Unsecured	730.93	NA	NA	0.00	0.00
PENNSYLVANIA HOUSING FINANCE	Secured	NA	38,501.52	NA	0.00	0.00
RADIUS GLOBAL SOLUTIONS	Unsecured	909.00	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE MAN	Unsecured	942.56	NA	NA	0.00	0.00
SELENE FINANCE LP	Secured	413,277.00	426,301.34	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	2,648.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS, LP	Unsecured	632.14	NA	NA	0.00	0.00
TRS RECOVERY SERVICES, INC	Unsecured	49.39	NA	NA	0.00	0.00
VERIZON	Unsecured	1,217.00	NA	NA	0.00	0.00
WAKEFIELD AND ASSOCIATES, INC	Unsecured	NA	20.26	20.26	7.84	0.00
ZENRESOLVE	Unsecured	1,842.94	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,932.26	\$1,932.26	\$0.00
TOTAL SECURED:	\$1,932.26	\$1,932.26	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,234.87	\$3,959.14	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,678.60</u>
Disbursements to Creditors	<u>\$5,891.40</u>
TOTAL DISBURSEMENTS :	<u>\$14,570.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.